

Set Items Description
S1 0 AU=(MARICIAL W? OR MARCIAL, W?)
S2 5532 (EQUITY OR CREDIT)(1N)LINE? ? OR HELOC OR LOC
S3 687378 TRACK? OR TRACE? OR TRACING OR MONITOR?
S4 1621511 BORROWER? OR CONSUMER? OR CUSTOMER? OR CLIENT? OR BUYER? OR
 PURCHASER? OR USER? OR PEOPLE OR SHOPPER? OR PARTY OR PERSON?
 ?
S5 883033 DATA() (BASE? OR FILE? OR MINE? OR BANK?) OR DATABASE? OR D-
 ATAFILE? OR DATAMIN? OR DATABANK? OR STORAGE OR DB OR RECORD?
 ? OR SERVER OR CENTRAL()FILE
S6 405980 BANK? ? OR FINANCIAL()INSTITUTION? OR S(1W)L OR SAVINGS(1W-
)LOAN? ? OR LENDER? ?
S7 453399 JOURNAL? OR LEDGER? ? OR BOOK()KEEP? OR HISTORY OR INTERES-
 T()RATE? ?
S8 8 S2(5N)S3
S9 64 S2 AND S4 AND S5 AND (S5 OR S7)
S10 72 S8 OR S9
S11 53 S10 NOT PY>2000
S12 48 S11 NOT PD=20000801:20040712
read S13 42 RD (unique items)
File 2:INSPEC 1969-2004/Jul W1
 (c) 2004 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2004/May
 (c) 2004 ProQuest Info&Learning
File 65:Inside Conferences 1993-2004/Jul W2
 (c) 2004 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2004/Jun
 (c) 2004 The HW Wilson Co.
File 233:Internet & Personal Comp. Abs. 1981-2003/Sep
 (c) 2003 EBSCO Pub.
File 474:New York Times Abs 1969-2004/Jul 10
 (c) 2004 The New York Times
File 475:Wall Street Journal Abs 1973-2004/Jul 09
 (c) 2004 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group
File 256:SoftBase:Reviews,Companies&Prods. 82-2004/Jun
 (c) 2004 Info.Sources Inc

13/5/1 (Item 1 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

6125135

Title: SunTrust speeds report distribution to managers

Author(s): Curley, B.

Journal: Bank Systems + Technology vol.35, no.12 . p.20

Publisher: Miller Freeman,

Publication Date: Dec. 1998 Country of Publication: USA

CODEN: BSYTEE ISSN: 1045-9472

SICI: 1045-9472(199812)35:12L.20:SSRD;1-W

Material Identity Number: N682-1998-011

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: SunTrust Bank is leveraging a fax service to get critical reports into the hands of branch managers, private bankers and personal account executives quickly, while lightening the load for support staff. Harte-Hanks Data Technologies, which provides customized marketing **databases** and its P/CIS and Desktop Direct software to SunTrust, has partnered with FaxBack Inc., to provide a secure, 24-hour fax-on-demand system to SunTrust managers. Using a touch-tone telephone and a security code, bank managers in Florida, Georgia, Tennessee and Alabama can order from a menu of **database** marketing reports using FaxBack's voice menu. Once ordered, the report requests are transferred from the FaxBack **server** to the bank's Harte-Hanks P/CIS **database** via a custom interface. The reports then are automatically generated and transferred back to the FaxBack **server**, which faxes them to the caller. Jennifer Wilson, marketing officer for the Atlanta-based, \$58 billion bank, said managers and representatives who work with high-end **clients** can order reports on maturing accounts and "next product to buy" marketing models generated by P/CIS. The latter, based on **customer** demographics and buying patterns, list **customers** most likely to purchase specific products, such **equity lines** of credit or credit cards. (0 Refs)

Subfile: D

Descriptors: banking; **database** management systems; facsimile; integrated software; management; marketing

Identifiers: SunTrust Bank; critical report distribution; fax service; branch managers; private bankers; personal account executives; Harte-Hanks Data Technologies; customized marketing **databases**; P/CIS software; Desktop Direct software; FaxBack Inc.; secure fax-on-demand system; touch-tone telephone; security code; **database** marketing reports; voice menu; FaxBack **server**; custom interface; high-end **clients**; **customer** demographics; **customer** buying patterns

Class Codes: D2050E (Banking); D2140 (Marketing, retailing and distribution); D4040 (Facsimile); D2080 (Information services and database systems)

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13/5/2 (Item 2 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

4981654 INSPEC Abstract Number: C9508-7130-005

Title: On-line access to government information

Author(s): Weingarten, F.W.

Author Affiliation: Comput. Res. Assoc., USA

Journal: Computer vol.28, no.5 p.100-1

Publication Date: May 1995 Country of Publication: USA

CODEN: CPTRB4 ISSN: 0018-9162
U.S. Copyright Clearance Center Code: 0018-9162/95/\$4.00
Language: English Document Type: Journal Paper (JP)
Treatment: Practical (P)
Abstract: In January, Speaker of the House Newt Gingrich unveiled "Thomas," the new Internet access point to congressional information (<http://thomas.loc.gov>). The plan is for Thomas to give citizens access to the full text of legislative bills and to the congressional record, among other things. There are nits to pick, of course: While Thomas shows how easily people can electronically access legislative information, the Web page also exemplifies the enormous gulf that separates the government as provider, from citizens as consumers, of information. Few people have the motivation, time, or expertise to read full-text bills or the congressional record. (Congressional information output quickly fills thousands of pages per day with results of House and Senate deliberations; countless hearings; legislative and investigative committee reports; and agency studies and reports.) The essential question is, to what extent should-and can-government try to bridge the gap between its ability to provide information and people's ability to consume it? Even for those individuals who stand four-square in favour of openness and access, the answer is neither easy nor obvious. (0 Refs)
Subfile: C
Descriptors: government data processing; information services
Identifiers: government information; Internet access point; Thomas;
<http://thomas.loc.gov>; congressional information; legislative bills;
congressional record; full-text bills; US government
Class Codes: C7130 (Public administration); C7210 (Information services
and centres)
Copyright 1995, IEE

13/5/3 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC
(c) 2004 Institution of Electrical Engineers. All rts. reserv.

4446061 INSPEC Abstract Number: B9308-6250F-066
Title: Mobile address management and billing for personal communications
Author(s): Fenner, P.R.
Author Affiliation: Lightbus Technology Inc., Richardson, TX, USA
Conference Title: 1st International Conference on Universal Personal Communications, ICUPC '92 Proceedings (Cat. No.92TH0434-1) p.09.06/1-5
Publisher: IEEE, New York, NY, USA
Publication Date: 1992 Country of Publication: USA xxxx+442 pp.
ISBN: 0 7803 0591 4
U.S. Copyright Clearance Center Code: 0 7803 0591 4/92/0000-0253\$3.00
Conference Sponsor: IEEE
Conference Date: 29 Sept.-1 Oct. 1992 Conference Location: Dallas, TX,
USA
Language: English Document Type: Conference Paper (PA)
Treatment: Practical (P)
Abstract: Use of a 'location authority' and a separate 'billing authority' for personal identification numbers (PIPs) is proposed to exploit the existing telephone infrastructure. A mobile PIP has no inherent location or routing information. A 'location authority' is responsible for tracking the PIP's current location and detecting duplicate PIP usage. A 'billing authority' operates like a credit card company, offering on-line credit and service profile verification. A PIP could have several 'billing authorities' responsible for maintaining the users service profile and guaranteeing payment to service providers. The author examines transactions, database requirements, and billing for log-in and call

set-up under the proposed concept. (6 Refs)

Subfile: B

Descriptors: invoicing; mobile radio systems; personal communication networks

Identifiers: billing; personal communications; location authority; personal identification numbers; telephone infrastructure; mobile PID; log-in; call set-up

Class Codes: B6250F (Mobile radio systems); B6210D (Telephony)

13/5/4 (Item 4 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

03377903 INSPEC Abstract Number: D89001162

Title: Bringing images into the credit line . 3M-sponsored bankers' forum calls for new software

Author(s): Marquardt, L.R.

Author Affiliation: 3M Document Syst. Div., St. Paul, MN, USA

Journal: Inform vol.3, no.2 p.19-20

Publication Date: Feb. 1989 Country of Publication: USA

CODEN: INFREN ISSN: 0745-9963

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: When bankers from twenty-nine major banks met in a forum sponsored recently by 3M Company to discuss document and data management systems, some interesting observations came to light. Most bankers admitted that their people seldom like the automated systems they use. The systems are not 'user-friendly'. In addition, workers frequently must use several different systems to perform special functions. The unfortunate fact is that, even with automated banking systems, the end result always seems to be more paper. The solution that appears to be materializing out of the blizzard of paper is the integration of image management into data management. (0 Refs)

Subfile: D

Descriptors: bank data processing; banking; computerised picture processing; database management systems; records management

Identifiers: user friendliness; document management systems; software requirements; bankers' forum; 3M Company; data management systems; automated systems; special functions; automated banking systems; paper; image management

Class Codes: D2050E (Banking); D2080 (Information services and database systems)

13/5/5 (Item 5 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

03026155 INSPEC Abstract Number: D88000066

Title: Automating loan operations procedures. I

Author(s): Matz, L.

Journal: Bank Administration vol.63, no.8 p.16-17

Publication Date: Aug. 1987 Country of Publication: USA

CODEN: BAADEQ ISSN: 0024-9823

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G); Practical (P)

Abstract: Standard commercial loan department functions can be enhanced with tickler systems to monitor expiry of financing statements and insurance policies, and also with documentation exceptions tracking

systems. Loan officer productivity can be improved by automated generation of reminder letter and automated document preparation. Additionally, advance formulas can be monitored for lines of credit, construction loans can be monitored, cross-selling opportunities identified and loan officer activity reports produced. (0 Refs)

Subfile: D

Descriptors: banking

Identifiers: commercial loan; tickler systems; financing statements; insurance policies; documentation exceptions tracking systems; productivity ; reminder letter; automated document preparation; advance formulas; lines of credit; construction loans; cross-selling opportunities; loan officer activity reports

Class Codes: D2050E (Banking)

13/5/6 (Item 6 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

02319147 INSPEC Abstract Number: C84044545

Title: Disk drive optical system operation under environmental stress

Author(s): Deutschbein, J.S.; Eraman, A.M.

Author Affiliation: RCA, Camden, NJ, USA

Conference Title: Topical Meeting on Optical Data Storage. Technical Digest p.WC-B4/1-3

Publisher: Opt. Soc. America, Washington, DC, USA

Publication Date: 1984 Country of Publication: USA 184 pp.

Conference Sponsor: IEEE; Opt. Soc. America; American Vacuum Soc.; SPIE

Conference Date: 18-20 April 1984 Conference Location: Monterey, CA, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: A high-performance, field-ready optical disk system has been designed for remote data collection applications. The system, contained in a single-console unit, includes all disk drive optics and mechanisms, data processing electronics, and onboard microcontroller unit. Data is transferred at 20 Mb/s continuously or at 40 Mb/s in bursts; the user data capacity is 5×10^{10} bits per disk side with no more than 1 in 10^{10} bits in error. Data is recorded in two parallel channels using a dual-element CDH- LOC diode laser array. Two-channel operation affords closer track juxtaposition than is possible with single element devices, thus increasing data capacity by as much as 50%. A single HeNe laser beam is split into multiple beams by cascaded transmission phase gratings for dual-track readout and radial tracking control. Development of a dual beam recording system for severe environment operation addressed the problem of system field-of-view. Analysis of the proposed optical design was undertaken to budget alignment, beam-pointing drift and mechanical tolerances. (5 Refs)

Subfile: C

Descriptors: optical storage ; video and audio discs

Identifiers: disc drive optical system; environmental stress; remote data collection applications; data processing electronics; onboard microcontroller unit; data capacity; HeNe laser beam

Class Codes: C5320K (Optical storage)

13/5/7 (Item 7 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

01592627 INSPEC Abstract Number: B80051561, C80033754

Title: New possibilities offered by a hybrid radio-inertial guidance system studied by digital simulation

Author(s): Buisson, D.; Irvoas, J.; Grossin, J.

Author Affiliation: SNI Aerospatiale, Toulouse, France

Conference Title: AGARD Conference Proceedings No.268. Modeling and Simulation of Avionics Systems and Command, Control and Communications Systems p.29/1-25

Publisher: AGARD, Neuilly-sur-Seine, France

Publication Date: 1980 **Country of Publication:** France **x+256+34**
appendix pp.

Conference Sponsor: AGARD

Conference Date: 15-19 Oct. 1979 **Conference Location:** Paris, France

Language: French **Document Type:** Conference Paper (PA)

Treatment: Applications (A)

Abstract: The study was initiated to increase the accuracy of aircraft guidance along ILS beams and to ensure continuation of automatic landing in the event of a localizer transmitter failure. New developments ensure the detection of deviations of the Loc beam centerline after an undetected failure of the monitoring of the Loc axis alignment with the runway axis, in order to achieve Category III decision heights on Category II ILS beams. Aircraft, auto-pilot, inertial navigation system error and Loc beam perturbation modeling were studied. After AIRBUS A300 flight tests, the simulation results were compared with the flight test results. (5 Refs)

Subfile: B C

Descriptors: aerospace simulation; digital simulation; ground support systems; inertial navigation; radionavigation

Identifiers: digital simulation; accuracy of aircraft guidance; ILS; automatic landing; localizer transmitter failure; alignment; hybrid radio/inertial guidance system

Class Codes: B6330 (Radionavigation and direction finding); B7620 (Aerospace test facilities and simulation); B7650 (Ground support systems); C7460 (Aerospace engineering)

13/5/8 (Item 1 from file: 65)

DIALOG(R)File 65:Inside Conferences

(c) 2004 BLDSC all rts. reserv. All rts. reserv.

02989147 INSIDE CONFERENCE ITEM ID: CN031677671

Results of Field Monitoring of the New Core- Loc Breakwater at Port St. Frances, South Africa

Phelp, D.; Holtzhausen, A.; Melby, J.

CONFERENCE: Coastal engineering-International conference; 26th

COASTAL ENGINEERING CONFERENCE, 1998; CONF 26; VOL 2 P: 1857-1870

Reston, Va., American Society of Civil Engineers, 1999

ISBN: 0784404119

LANGUAGE: English **DOCUMENT TYPE:** Conference Papers

CONFERENCE EDITOR(S): Edge, B. L.

CONFERENCE SPONSOR: American Society of Civil Engineers Coastal Engineering Research Council

CONFERENCE LOCATION: Copenhagen

CONFERENCE DATE: Jun 1998 (199806) (199806)

BRITISH LIBRARY ITEM LOCATION: 3292.404500

NOTE:

Also known as ICCE28

DESCRIPTORS: coastal engineering; civil engineers; ASCE; ICCE

13/5/9 (Item 2 from file: 65)

DIALOG(R)File 65:Inside Conferences

(c) 2004 BLDSC all rts. reserv. All rts. reserv.

01837875 INSIDE CONFERENCE ITEM ID: CN018989900

A Sourceless, LoC -Cost Head Tracker for Virtual Reality Head Mounted Displays

Hsu, G.; James, J.

CONFERENCE: Wescon 95-Conference

WESCON CONFERENCE RECORD, 1995 P: 706-708
IEEE, 1995

ISBN: 0780326369; 0780326377; 0780326385

LANGUAGE: English DOCUMENT TYPE: Conference Papers

CONFERENCE SPONSOR: IEEE

CONFERENCE LOCATION: San Francisco, CA

CONFERENCE DATE: Nov 1995 (199511) (199511)

BRITISH LIBRARY ITEM LOCATION: 9298.655000V

NOTE:

IEEE catalog number 95CH35791

DESCRIPTORS: IEEE; Wescon

13/5/10 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003 EBSCO Pub. All rts. reserv.

00605035 00RE06-003

The credit line -- How eCredit is enabling all those B2B exchanges

Sperling, Nicole

Red Herring , June 1, 2000 , n79 p308, 1 Page(s)

ISSN: 1080-076X

Company Name: eCredit

URL: http://www.ecredit.com

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Spotlights eCredit of Dedham, MA (781), an online financing company for the online business-to-business market. Says eCredit provides a means for arranging financing quickly, allowing **customers** to complete a high-value sale in a matter of minutes. Claims the model will become an integral part of business-to-business as the marketplace expands. Notes the company uses a complex **database** for credit approvals, which connect with major credit bureaus for verification. Points out the company is selling both its software and its services, enabling them to assist companies who have a strong relationship with a specific financial institution. Notes the eCredit model significantly lowers the cost of order processing transactions. Calls it a strong company with little competition. Includes one photo and one sidebar. (kgh)

Descriptors: Finances; Electronic Commerce; Online Transaction Processing; Banking; Business

Identifiers: eCredit

13/5/11 (Item 2 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003 EBSCO Pub. All rts. reserv.

00507803 98PK09-002

NetWare 5.0: Fine for faithful -- Tech analysis: But it's a tough sell
for new converts

Baltazar, Henry

PC Week , September 7, 1998 , v15 n36 p1, 20, 2 Page(s)
ISSN: 0740-1604
Company Name: Novell
Product Name: NetWare 5.0
Languages: English
Document Type: Articles, News & Columns
Hardware/Software Compatibility: IBM PC Compatible
Geographic Location: United States
Focuses on Novell Inc.'s updated network operating system, NetWare 5.0, claiming that it has an easier-to-use interface, enterprise-class **database** support, and native support for IP. Reports that NetWare 5.0 has solid support for legacy systems and integrates well with Windows NT running IP, calling this program a must-have upgrade for dedicated NT shops. However, states th recent survey indicated that, for the first time, the install of NT 4.0 exceeded NetWare's base. Explains that tests revealed t Novell Directory Services and **user** management capabilities remain ahead of those in NT, though Microsoft is quickly gaining ground. Attention is given to NetWare 5.0's ZENworks directory-integrated, policy-based desktop management utility which is capable of **loc** down and storing the desktop environments of **users** , and can also manage legacy Windows 95/98 and NT 4.0 workstations. Includes one table.
Descriptors: Network Operating Systems; Enterprise Computing; Networks ; Network Management
Identifiers: NetWare 5.0; Novell

13/5/12 (Item 3 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2003 EBSCO Pub. All rts. reserv.

00484136 98IH01-004
Easy money? -- Home-equity loans and lines of credit seem like a great way to consolidate debt or make that dream purchase - but at what cost?
Overby, Stephanie
Internet Shopper , January 1, 1998 , v2 n1 p37-42, 4 Page(s)
ISSN: 1092-034X
URL: <http://www.ge.com/capital/heq>
Product Name: GE Capital Home Equity Services
Languages: English
Document Type: Buyer and Vendor Guide
Grade (of Product Reviewed): A
Geographic Location: United States
Presents a **buyers** ' guide to Web sites for home-equity loans and **lines** of **credit** . Features capsule descriptions and addresses of: Countrywide Home **Equity Line of Credit** , which, it says, features a secure **server** and a variety of calculators; Eastern Mortgage Inc., which, it comments, is full of hype; Ford **Consumer Finance** , which, it states, provides information on various types of loans and **credit lines** ; Personal Mortgage Corp., which, it says is dedicated to convincing the surfer to apply for a loan; UC Lending Online, which, it remarks, has sparse but clean facilities; Home Loan Marketplace, which, it notes, links to lenders and includes several calculators; The Mortgage Loanpage, which, it says, has a cluttered and confusing way of presenting information on lenders based on type of loan or location; and GE Home Equity Services which was given the Internet **Shopper** Choice award for its excellent facilities and design. Includes four screen displays. (dpm)
Descriptors: Web Sites; Finances; Banking; Home; Electronic Commerce ; Electronic Shopping; Online Transaction Processing
Identifiers: GE Capital Home Equity Services

13/5/13 (Item 4 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2003 EBSCO Pub. All rts. reserv.

00223264 90DA08-108

Satellites dish up service edge Three companies' very small aperture terminal satellite networks have greatly boosted their service operations, particularly with...

Wallace, Scott
Datamation , August 15, 1990 , v36 n16 p71-73, 3 Pages
ISSN: 0011-6963
Languages: English
Document Type: Feature Articles and News
Geographic Location: United States
Reports on the use of very small aperture (VSAT) satellites by K mart, Toyota Motor Sales USA Inc. and Edward D. Jones & Co. as an alternative to terrestrial data communications. Says K mart uses VSAT for on-line credit authorization and for video broadcasts from the Troy, MI headquarters; Toyota uses it for providing Lexus dealers with real-time on-line record access for vehicle maintenance and owner information; and Jones uses the VSAT network for entering orders and gathering information for and about their customer . Also says high reliability, lower costs, and the option of owning and managing the system are advantages of VSAT networks. Includes three photos. (tbc)

Descriptors: Data Communication; Networks; Online Systems

Identifiers: K mart; Toyota Motor Sales USA; Edward D. Jones & Co.

13/5/14 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2004 The New York Times. All rts. reserv.

06008850 NYT Sequence Number: 543179910830

CITIBANK TESTS SECURED CARD

Associated Press

New York Times, Col. 5, Pg. 14, Sec. D

Friday August 30 1991

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Citibank tests special type of credit card for people with poor credit records ; under pilot plan, customer would receive so-called secured credit card after buying certificate of deposit as collateral against unpaid credit card balance; deposit, minimum of \$300, would be equal to credit line (S)

COMPANY NAMES: CITIBANK (NYC)

DESCRIPTORS: CREDIT CARDS AND ACCOUNTS; CERTIFICATES OF DEPOSIT

13/5/15 (Item 2 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2004 The New York Times. All rts. reserv.

00942389 NYT Sequence Number: 060225790321

Bank repts and documents show that Natl Bank of Ga sought to get other banks to assume \$5 million of line of credit for Pres Carter's family

peanut business at same time business was late in making loan repayments to Atlanta bank. Manufacturers Hanover Trust Co turned down request while Citizens and Southern Natl Bank offered to put up money. Offer was accepted but funds ultimately were not needed. Campaign records show Citizens and Southern did make loans in spring of '76 to financially strapped Carter Presidential campaign, part of over \$1 million in loans it made to campaign that yr. Manufacturers Hanover vp James R Hambelton comments (L).)

GERTH, JEFF

New York Times, Col. 1, Pg. 21

Wednesday March 21 1979

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

COMPANY NAMES: CARTER WAREHOUSE INC; CITIZENS & SOUTHERN NATIONAL BANK (ATLANTA, GA); DEMOCRATIC PARTY ; MANUFACTURERS HANOVER TRUST CO (NYC); NATIONAL BANK OF GEORGIA

DESCRIPTORS: CREDIT; CREDIT (GENERAL); FINANCES, PERSONAL; FINANCES; PEANUTS; PRESIDENTIAL ELECTION OF 1976; QUESTIONABLE OR CORRUPT ACTIVITIES

PERSONAL NAMES: GERTH, JEFF; CARTER FAMILY (PRES CARTER S FAMILY); CARTER, JIMMY (PRES); HAMBELTON, JAMES R

13/5/16 (Item 3 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2004 The New York Times. All rts. reserv.

00875477 NYT Sequence Number: 061229780626

Profile of Penny Foley, banker at Citicorp international group who put together record -breaking \$3-billion standby credit line for Canadian Government. Foley and rest of Citicorp international group proposed credit package for Canada through which some 980 banks will participate. Foley holds that half of Citicorp investment banking group is made up of women. Attributes high percentage in part to Citibank's hiring of women in early '70's, time when it was fashionable and prudent to put women in responsible positions. Foley por (S).)

New York Times, Col. 5, Pg. 2, Sec. 4

Monday June 26 1978

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

COMPANY NAMES: CITIBANK (NYC); CITICORP INTERNATIONAL GROUP

DESCRIPTORS: WOMEN; BANKS AND BANKING; BUSINESS PEOPLE (TIMES COLUMN); CREDIT; HIRING AND PROMOTION; INTERNATIONAL CREDIT; INVESTMENT BANKING; MANAGEMENT, INDUSTRIAL AND INSTITUTIONAL

PERSONAL NAMES: FOLEY, PENNY

GEOGRAPHIC NAMES: CANADA

13/5/17 (Item 4 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2004 The New York Times. All rts. reserv.

00855933 NYT Sequence Number: 041685781112

Profile of supermarket industry. Consultant Richard Meloy notes suppliers finance 50%-80% of food retailing industry's inventories on average at any time. Theorizes that major squeeze in short-term working capital could occur if 10%-20% of supermarket chain's credit line is cut off suddenly. Creditors are taking harder look at supermarket clients , with

suppliers more watchful of delivery-credit schedules. A & P, Fisher Foods Inc, First National Stores and National Tea Company of Chicago are experiencing financial difficulties. Allied Supermarkets Inc and Food Fair Stores Inc have filed for Chapter XI protection under Federal bankruptcy laws. Chains such as Safeway Stores, Lucky Stores, Jewel Companies and Albertson's Inc will most likely turn in record or near-record profits in '78 (L).)

ETTORRE, BARBARA

New York Times, Col. 5, Pg. 1, Sec. 3

Sunday November 12 1978

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: ALBERTSON S INC; ALLIED SUPERMARKETS INC; FISHER FOODS INC; FIRST NATIONAL STORES INC; FOOD FAIR INC; GREAT ATLANTIC & PACIFIC TEA CO OF AMERICA (A&P); JEWEL COMPANIES INC; LUCKY STORES INC; NATIONAL TEA CO; SAFEWAY STORES INC

DESCRIPTORS: BANKRUPTCIES; CAPITAL INVESTMENT (GENERAL); CREDIT (GENERAL); DEPARTMENT AND CHAIN STORES; FINANCES; FOOD TRADE AND GROCERIES; INDUSTRY PROFILES; MANAGEMENT, INDUSTRIAL AND INSTITUTIONAL; RETAIL STORES AND TRADE

PERSONAL NAMES: ETTORRE, BARBARA

13/5/18 (Item 5 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2004 The New York Times. All rts. reserv.

00743885 NYT Sequence Number: 104721761220

Consumers face high prices for basic foodstuffs and indus raw materials despite mounting surpluses of key commodities. Situation attributed to record harvests world-wide, recession that has reduced usage of basic raw materials and lingering inflation. Also attributed to disarray in world's money markets. Countries have to export raw materials regardless of market prices in order to service debts and keep credit lines open, thus supply and demand are no longer prime factors in commodity trade (M).)

MAIDENBERG, H J

New York Times, Col. 1, Pg. 9, Sec. 4

Monday December 20 1976

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

DESCRIPTORS: AGRICULTURE AND AGRICULTURAL PRODUCTS; CREDIT; ECONOMIC CONDITIONS AND TRENDS (GENERAL); FOOD AND GROCERY TRADE; FUTURES TRADING (GENERAL); INTERNATIONAL CREDIT (GENERAL); INTERNATIONAL TRADE AND WORLD MARKET; PRICES; PRODUCTION; RAW MATERIALS; SURPLUS PROPERTY AND PRODUCTS (NON-MILITARY)

PERSONAL NAMES: MAIDENBERG, H J

13/5/19 (Item 6 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2004 The New York Times. All rts. reserv.

00586893 NYT Sequence Number: 049238750416

Communist gunners shell Bien Hoa fighter base, 15 mi from Saigon, with long-range arty, for 1st time in history of war. 29 persons are wounded when bomb storage area at base explodes. Prov civilian hosp is badly damaged, at least 1 dozen civilians are wounded, 34 houses are

destroyed and Army gasoline dump is hit as result of arty and rockets fired into Tay Ninh city. Govt troops recapture number of villages in Tay Ninh Prov after N Vietnamese units move to Xuan Loc and into Mekong Delta. Western intelligence analysts say S Vietnamese troops apparently have blunted Communist drive for Saigon. N Vietnamese troop reinforcements reptydly are moving toward Xuan Loc , where fighting continues. 248 Communist soldiers reptydly are killed during fighting in Xuan Loc and Kiem Tan. S Vietnamese losses are put at 10 killed and 19 wounded. Communist gunners shell Tan An, killing 1 person and wounding 9. Many Govt soldiers and officials reptydly flee Phan Rang as mil situation becomes critical. Map (L).)

BUTTERFIELD, FOX

New York Times, Col. 5, Pg. 1

Wednesday April 16 1975

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

SPECIAL FEATURES: Map

COMPANY NAMES: VIETCONG ORGANIZATION

DESCRIPTORS: ARMAMENT, DEFENSE AND MILITARY FORCES; CASUALTIES; FOREIGN AID; INTERNATIONAL RELATIONS; MILITARY ACTION; POLITICS AND GOVERNMENT; UNITED STATES ARMAMENT AND DEFENSE

PERSONAL NAMES: BUTTERFIELD, FOX

GEOGRAPHIC NAMES: BIEN HOA AIRBASE (SOUTH VIETNAM); BIEN HOA (SOUTH VIETNAM); KIEM TAN (SOUTH VIETNAM); MEKONG RIVER; NORTH VIETNAM; PHAN RANG (SOUTH VIETNAM); SOUTH VIETNAM; TAN AN (SOUTH VIETNAM); TAY NINH (SOUTH VIETNAM); UNITED STATES; VIETNAM; XUAN LOC (SOUTH VIETNAM)

13/5/20 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

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07953253 NYT Sequence Number: 000000970918

CREDIT CARDS: CREDIT-CARD PITCHES PROMISE MORE, BUT NOT ALL DELIVER

Frank, Stephen E

Wall Street Journal, Col. 3, Pg. 1, Sec. B

Thursday September 18 1997

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Credit-card issuers, hit by intense competition and thinner profit margins, are going to more extreme lengths to attract **customers** ; credit-card solicitations mailed to **consumers** soared 39% in second-quarter 1997 to a **record** 880 million mailings; 41% of the mailings advertised 'platinum' cards, up from 5% a year ago; some of the marketing, such as offers of eye-catching **credit lines** , may be deceptive; charts (M)

SPECIAL FEATURES: Chart

DESCRIPTORS: CREDIT CARDS AND ACCOUNTS; ADVERTISING; **Consumer** Credit

PERSONAL NAMES: Frank, Stephen E

13/5/21 (Item 2 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

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01068221 NYT Sequence Number: 006875760909

Companies providing information on credit standing of banks and their

affiliates fill need of borrowers and depositors seeking deposit safety and credit lines , other banks, and unemployed bankers seeking work. Financial ratios are compiled from data supplied by banks to Fed regulators. Ratios provide insight into banks' profitability, loan-loss record and coverage, capital strength, managerial expertise and net interest margin (L.) .)

FOLDESSEY, EDWARD P

Wall Street Journal, Col. 6, Pg. 1

Thursday September 9 1976

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English
RECORD TYPE: Abstract

DESCRIPTORS: BANKS AND BANKING; COMPANY REPORTS (GENERAL); CREDIT; FINANCES; INTEREST (MONEY); LOAN LOSSES; LOAN LOSS RESERVES OF BANKS; MANAGEMENT, INDUSTRIAL AND INSTITUTIONAL; PROFITS (INDUSTRY-WIDE); PROPERTY AND INVESTMENTS; UNEMPLOYMENT AND JOB MARKET

PERSONAL NAMES: FOLDESSEY, EDWARD P

13/5/22 (Item 1 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
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09284432

CrZdit : offre conjointe/
FRANCE: SOFINCO, LIBERTY SURF IN ON LINE CREDIT
Le Figaro (XMF) 10 May 2000 p.48
Language: FRENCH

Liberty Surf, which records over 1mn subscribers since April 2000, displays an on line credit offer designed by Sofinco, the consumer credit arm of CrZdit Agricole <the French retail bank network>. The range, the result of a partnership between Sofinco and the French free access provider, includes three products. Auto Credibility is a car credit product, Self Credibility is a personal credit, and Full Credibility offers up to FFr 140,000 money in reserve.

COMPANY: LIBERTY SURF; SOFINCO

PRODUCT: Retail Banking Services (6006); Private Debt (E5650);
EVENT: Product Design & Development (33); Plant/Facilities/Equipment (44); Company Formation (14);
COUNTRY: France (4FRA);

13/5/23 (Item 2 from file: 583)
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09082639

Government to loosen reins on business
SOUTH KOREA: GOVERNMENT TO SCRAP REGULATIONS
The Korea Herald (XBF) 29 Mar 1999 p.1
Language: ENGLISH

South Korea government will abolish all regulations that hinder economic activities and overhaul around 10 laws in 1999, including those on banking, insurance, liquor and national property taxes. Ministry of Finance and Economy will revise 97 laws in its charge over the next few years. The government will expand the corporate credit line system so as to move

financial institutions away from loans with collateral to credit loans. The ministry will specify regulations for a tight credit monitoring system to encourage lending just to corporate and retail **borrowers** with high credit standings. Those financial institutions with a good **record** of credit lending will get tax benefits.

PRODUCT: Justice & Safety (9101); Spirits (2085); Retail Banking Services (6006); Private Debt (E5650); Insurance (6300);
EVENT: Government Regulations (93);
COUNTRY: South Korea (9SOK);

13/5/24 (Item 3 from file: 583)
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06697227
Visa reaps **record** reward for quarter
AUSTRALIA: VISA REPORTED 39.4% HIKE IN SALES
The Australian (XAA) 29 Sep 1998 P.23
Language: ENGLISH

Credit card giant Visa International reported that sales volumes in Australia for the June quarter 1998 increased by 39.4% to AU\$ 8.77 bn as compared to the same period in 1997. Sales volume hiked by 40% to AU\$ 32.4 bn for the year to 30 June. Visa attributed the good performance to tied rewards such as frequent-flyer points to credit card spending. Meanwhile, its Qantas Telstra Visa card is the most popular rewards-based card circulating in Australia with more than a mn cardholders in early 1998. The credit card giant was also pleased to reveal that debts owing by **consumers** increasing at a slower pace as compared to the use of credit cards. This was an reflection that Australians are treating the card as an utility rather than as **lines of credit**.

COMPANY: QANTAS; TELSTRA; VISA INTL; VISA

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
EVENT: Company Reports & Accounts (83);
COUNTRY: Australia (9AUS); United States (1USA);

13/5/25 (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06517868
CBA card designed for small business
AUSTRALIA: CARD FOR SMALL BUSINESSES BY CBA
The Australian (XAA) 26 Aug 1997 P.21
Language: ENGLISH

Australia's leading bank, Commonwealth bank (CBA), has launched a credit card that integrates purchasing and expense monitoring functions with a credit facility. Other than enabling small businesses to charge the purchasing of stock and equipment, the card could be used for settling payments for travel and entertainment purposes as well as keeping **record**. It could be used by more than one employee as separate recording is possible for each **user**. It is also equipped with a merchant category block that enables business to prevent employees or the department to use the card for certain undesirable purposes such as in restaurants or hotels.

For instance, the card could restrict the purchases of stationery to a maximum of AU\$ 150 per transaction. Hence, the card facilitates effective financial management by monitoring and controlling expenses. In addition, the card offers free liability insurance of up to AU\$ 50,000 and conditional travel insurance of up to AU\$ 200,000. It could be used as a charge card as well at an **interest rate** of 16.45%. It could also be used as a revolving line of credit at unsecured **interest rate** of 12% and secured **interest rate** of 11.5%.

COMPANY: CBA; COMMONWEALTH BANK

PRODUCT: Commercial Banks (6020); Consumer Finance Institutions (6140);
EVENT: Product Design & Development (33);
COUNTRY: Australia (9AUS);

13/5/26 (Item 5 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06355465

El Corte Ingles abrira este otono su supermercado en Infovia
SPAIN: CORTE INGLES PLANS VIRTUAL SUPERMARKET
Cinco Dias (CDS) 23 Aug 1996 p. 5
Language: SPANISH

Spanish retail group El Corte Ingles has announced plans to launch in the autumn of 1996 its CorttyCompra, a virtual supermarket. **Clients** can connect via Infovia, browse shelves and view the entire range of food and non-food normally available at the group's supermarkets. Once their 'virtual trolley' is full **clients** place an order and the goods are delivered within 24 hours. Payment is made on-line with **credit** card or in cash on delivery. *

COMPANY: EL CORTE INGLES

PRODUCT: Hypermarkets (5321); Grocery Stores (5411); Database Vendors (7375);
EVENT: Product Design & Development (33); Marketing Procedures (24);
COUNTRY: Spain (4SPA);

13/5/27 (Item 6 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06156916

OCBC Bank offers selected **customers** higher credit limit
SINGAPORE: HIGHER CREDIT LIMIT FROM OCBC
The Straits Times (XBB) 29 May 1995 P.3
Language: ENGLISH

In Singapore, OCBC Bank has raised the credit limit on its Visa and MasterCard of its most favoured **customers**, which constitute 5% of its cardholder base. The bank adopted the track record of prompt payments as the criteria for the automatic extension of **credit line** which is not a common practice among local banks. Beginning from mid-May, the credit extension of between 10% and 50% is valid for one year.

COMPANY: OCBC

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
Banking Institutions (6010);
EVENT: Companies Activities (10);
COUNTRY: Singapore (9SIN);

13/5/28 (Item 7 from file: 583)
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06063742
Firmennachrichten: Joint venture zwischen/Schwarze Liste unter "Kiss\
SWITZERLAND:KISSDIRECT CREDIT INFORMATION SYSTEM
Der Bund (NZZ) 19 Oct 1994 p.15, and Neue ZuercherZeitung, 20 Oct 1994,
p.14
Language: GERMAN

The credit inquiry agency Teledata AG and the credit inquiry and debt collection agency Intrum Justitia AG have formed a joint venture to set up an on-line credit information system in Switzerland. Kredit-Informations-System-Schweiz (Kissdirect) will comprise e.g. Intrum's own database and data on 350,000 firms in the Register of Companies. It will hold around 3mn entries on debt collection and data on around 500,000 people. In addition, it will be linked to the Nationaldatei national database, which contains 2.9mn addresses. If they have a justified reason to request information, banks, insurance funds, financial and leasing companies can make a search at a charge of SwFr 10-30.

COMPANY: TELEDATA; INTRUM JUSTITIA; KISSDIRECT;
KREDIT-INFORMATIONS-SYSTEM-SCHWEIZ
PRODUCT: Financial Services (6000); Credit & Collection Services (7320);
Credit Risk (6020CR); Databases (7375DA);
EVENT: Company Formation (12); Company Formation (14);
COUNTRY: Switzerland (5SWI);

13/5/29 (Item 8 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05987169
Direct Line may launch credit card
UK: DIRECT LINE CONSIDERS CREDIT CARD
Financial Times (FT) 16 May 1994 p.7
Language: ENGLISH

The UK telephone insurance company which is owned by the Royal Bank of Scotland, Direct Line, is considering increasing financial service product sales with the launch of a credit card. This move may increase credit card issuing competition, as Direct Line has its own database to find low-risk customers. However, this idea is still a long way off as the company has yet to launch a mortgages scheme in summer 1994 and a number of life assurance products in 1995. Direct Line's chief executive, Peter Wood, may also link with the Royal Bank of Scotland to launch a motor insurance service for young drivers and owners of fast cars.

COMPANY: DIRECT LINE; ROYAL BANK OF SCOTLAND
PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);

Property & Liability Insurance (6330);
EVENT: Product Design & Development (33); Planning & Information (22);
COUNTRY: United Kingdom (4UK);

13/5/30 (Item 9 from file: 583)
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04254540
A RICH HAUL FROM THE SOUND OF MUSIC
WORLD - A RICH HAUL FROM THE SOUND OF MUSIC
Financial Times (C) 1991 (FT) 4 May 1991 p9

World: this article looks in detail at the lucrative and damaging trade of illicit copying and sale of recorded music. The International Federation of the Phonographic Industry estimates that pirates rack up worldwide sales of more than US\$1bn (GBP578m) a year, compared with the US\$1.6bn earned annually by legitimate record companies. Few countries are untouched by record piracy. In Nigeria the IFPI estimates that 11.8 million pirate recordings worth US\$18m were sold in 1989. In Kenya, the 2.4 million illicit recordings sold accounted for 68 per cent of the market. While Third World countries are the main focus for the pirates, the European Community and the US are not immune. In Italy, Portugal and Greece at least 20 per cent of recordings sold in 1989 were pirate copies, the federation says. The federation achieved some successes during the 1980s, with government and local police co-operation greatly reducing piracy in countries such as Indonesia and Singapore. Now the music industry faces two new problems: growing piracy in the newly-liberalised markets of eastern Europe and the high quality of illegal recordings available on compact disc. Sir John Morgan, president of the IFPI, says there are three steps to stamping out piracy: the adoption of a copyright law protecting the rights of the legitimate industry; getting local law enforcement authorities to take action against the pirates; and securing convictions in the courts and the imposition of substantial penalties. (Abstract. Copyright The Financial Times Limited 1991)**

Copyright: Financial Times Ltd 1991

PRODUCT: Records & Tapes (3652);
EVENT: MARKET & INDUSTRY NEWS (60);
COUNTRY: Earth - Planet (OW);

13/5/31 (Item 10 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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04106686
PARRETTI CHASES US\$1.3B MIL CREDIT LINE
EUROPE - PARRETTI CHASES US\$1.3B MIL CREDIT LINE
Wall Street Journal Europe (WSJ) 22 February 1991 p8

MGM-Pathe Communications (US) head G Parretti is in Europe trying to ensure a US\$1.3b mil credit line from Credit Lyonnaise (France), bank. The company needs the additional funding in order to ensure continued film production. The company expects to secure the credit, without which production will have to stop at great expense to MGM.*

PRODUCT: Records & Tapes (3652); Motion Pictures (7800);
EVENT: COMPANIES ACTIVITIES (10);

COUNTRY: European Community (4EC); United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

13/5/32 (Item 11 from file: 583)

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03848089

NEWS CORP SEEKS USDLR600 MIL BRIDGING LOAN
UK - NEWS CORP SEEKS USDLR600 MIL BRIDGING LOAN
Wall Street Journal Europe (WSJ) 10 November 1990 p12

News Corp (Australia), worldwide media company, is seeking a USDLR600 mil bridging loan to help ease short-term liquidity problems in order to provide a guaranteed line of credit as the company prepares for a possible market improvement in 1992. The company will also begin selling up to USDLR2 bil worth of assets during the next three years in order to service its long-term debts.*

PRODUCT: Records & Tapes (3652);
EVENT: COMPANIES ACTIVITIES (10);
COUNTRY: Australia (9AUS); OECD Pacific (915);

13/5/33 (Item 12 from file: 583)

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03700241

TRYLON VIDEO HALTS ACTIVITIES
US - TRYLON VIDEO HALTS ACTIVITIES
Billboard (BBD) 1 September 1990 p42
ISSN: 0006-2510

Trylon Video (US), independent video label launched in 1989 by N Santrizos, has had to suspend its marketing operations because of 'discontinuance of advance bank credit line on Trylon's receivables.' The company is now seeking new financing arrangements.

PRODUCT: Records & Tapes (3652);
EVENT: COMPANIES ACTIVITIES (10);
COUNTRY: United States (1USA); NATO Countries (420); South East Asia Treaty Organisation (913);

13/5/34 (Item 13 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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03696229

USE OF VSATs BY THREE COMPANIES
US - USE OF VSATs BY THREE COMPANIES
Datamation (DTN) 15 August 1990 p71-73
ISSN: 0011-6963

Many companies in the US are beginning to use very small aperture (VSAT) satellites rather than terrestrial data communication to improve their operations and service to customers. An article by Scott Wallace, a

technology analyst and technical journalist describes the use of VSAT terminal satellite networks by K mart (Troy, MI), a retailer, Toyota Motor Sales USA's new Lexus division in Torrance, CA, and Edward D Jones (US), a brokerage house. As well as allowing users to own and manage their networks, VSAT networks can provide them with lower costs and greater reliability. For K mart, the use of a VSAT network to provide on-line credit authorisation has allowed it to improve its customer service by reducing the time needed for credit card verification, and also enabled it to obtain a lower discount rate from credit card companies. K mart's VSAT network comprises a USDlr3 mil central hub in Troy, MI, and satellite receivers at nearly 2,200 US stores. The Lexus division of Toyota cars is using its VSAT network to provide its dealers with real-time, on-line access to vehicle owner information and service records. The Toyota VSAT network could increase to support 1,500 sites in the next five years, up from the present 150. Meanwhile, Edward D Jones is using its VSAT network to support its service strategy by allowing customers' questions to be answered promptly. Cost was an important factor for all three companies when deciding to use the VSAT networks which are fully described in the article.

PRODUCT: Commercial Satellites (3761CM); Data Communications (4811DC);
Satellite Communications (4840);
EVENT: LAND USE/PURCHASE/SALES (41);
COUNTRY: United States (1USA); NATO Countries (420); South East Asia
Treaty Organisation (913);

13/5/35 (Item 14 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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03628062
NEW LINE CINEMA PROGRESSING AS STRONG INDEPENDENT
US - NEW LINE CINEMA PROGRESSING AS STRONG INDEPENDENT
Wall Street Journal Europe (WSJ) 1 August 1990 p8

New Line Cinema (US), independent film production company, reports USDlr4.5 mil earnings for the 2nd-qtr FY1990, vs USDlr143k in the year-earlier period. Total revenue increased from USDlr15.2 mil to USDlr50.5 mil. The company is one of the most successful independent film production companies and is debt-free and has recently obtained a USDlr75 mil credit line with Chemical Bank and others. The company handles its own distribution and has seen its success on a series of low-budget films including the 'Nightmare on Elm Street' saga and 'Teenage Mutant Ninja Turtles'.

PRODUCT: Records & Tapes (3652);
EVENT: COMPANY FINANCIAL DATA (80);
COUNTRY: United States (1USA); NATO Countries (420); South East Asia
Treaty Organisation (913);

13/5/36 (Item 15 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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03462495
VESTRON REPORTS LOSS IN 1989
US - VESTRON REPORTS LOSS IN 1989
Billboard (BBD) 28 April 1990 p3,84
ISSN: 0006-2510

Vestron reports a 1989 loss of US\$135.1 mil, down vs the US\$1.7 mil net profit reported in 1988, on revenues down to US\$1236.2 mil, vs US\$1321 mil, due to restructuring arising from a 'constricted cash situation' as a result of the ending of a six-year US\$100 mil credit line from Security Pacific National Bank. Losses are also a result of several asset disposals such as the retail video chain and feature films production business. Vestron is currently negotiating the sale of its other assets to LIVE Entertainment in return for LIVE securities.

PRODUCT: Records & Tapes (3652);
EVENT: COMPANY FINANCIAL DATA (80);
COUNTRY: United States (1USA); NATO Countries (420); South East Asia Treaty Organisation (913);

13/5/37 (Item 16 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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03384470
WORLD FILMS' FINANCES READY FOR LAUNCH
US - WORLD FILMS' FINANCES READY FOR LAUNCH
Wall Street Journal Europe (WSJ) 2 April 1990 p17

World Films (US), a unit of a venture between World Film Services and Island Pictures, reports that it has US\$150 mil in capital and has secured a US\$1200 mil credit line from its banks. The unit will begin distributing eight to ten films/y internationally in May 1990. World Films will have offices in Los Angeles, New York and London.

PRODUCT: Records & Tapes (3652);
EVENT: COMPANIES ACTIVITIES (10);
COUNTRY: United States (1USA); NATO Countries (420); South East Asia Treaty Organisation (913);

13/5/38 (Item 17 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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03344190
VIRGIN TO EXPAND IN VIDEO AND FILM
UK - VIRGIN TO EXPAND IN VIDEO AND FILM
Video Week (VWK) 19 February 1990 p3
ISSN: 0196-5905

Virgin Vision MCEG has obtained a GBP7 mil credit line from Barclays Bank and plans to continue its expansion in video and film by acquiring film rights and developing additional overseas operations. The company aims to develop the video and film distribution market outside the US, according to M Watts, managing director.

PRODUCT: Records & Tapes (3652);
EVENT: COMPANIES ACTIVITIES (10);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420); South East Asia Treaty Organisation (913);

13/5/39 (Item 18 from file: 583)

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02734125

CVN ANNOUNCES SPECIAL SHARE DIVIDEND AND BUSINESS DIVISION
US - CVN ANNOUNCES SPECIAL SHARE DIVIDEND AND BUSINESS DIVISION
Wall Street Journal Europe (WSJ) 15 June 1989 p20

CVN which operates cable TV home shopping and direct mail marketing services is issuing a special dividend of USDlr10/share and is dividing the company into two business groups. A USDlr200 mil term and revolving **line of credit** arranged by Citibank will provide funds for the dividend payable 26 July to stock of **record** 17 July 1989. Under the reorganisation direct mail marketing and TV home shopping divisions will be operated as separate units.

PRODUCT: Teleshopping Services (4811TS); Cable Television Systems (4834);
EVENT: COMPANIES ACTIVITIES (10);
COUNTRY: United States (1USA); NATO Countries (420); South East Asia
Treaty Organisation (913);

13/5/40 (Item 19 from file: 583)

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02530298

TIME AND WARNER TO MERGE
US - TIME AND WARNER TO MERGE
Wall Street Journal Europe (WSJ) 6 March 1989 p1

Time Inc and Warner Communications announced on 4 March 1989 that they are to merge. Time has set up a USDlr5 bil **credit line**, and according to investment advisers, it is prepared to acquire the whole of Warner if necessary. Another factor affecting the transaction is the stance of Warner's largest shareholder, Chris-Craft Industries, whose chairman, Mr Herbert Siegel, has previously clashed with the head of Warner, Mr Steven J Ross. The deal foresees that Time will acquire Warner by means of a tax-free stock exchange, with Warner shareholders receiving 0.465 Time shares for each Warner share. The resultant company is expected to have a turnover of over USDlr10 bil/y.

PRODUCT: Printing & Publishing (2700); Magazine Printing (2721MP); Book Publishing (2731); **Records** & Tapes (3652); Television Broadcasting (4833); Cable Television Systems (4834); Motion Pictures (7800);
EVENT: COMPANIES ACTIVITIES (10);
COUNTRY: United States (1USA); NATO Countries (420); South East Asia
Treaty Organisation (913);

13/5/41 (Item 20 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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02464412

AMERICAN EXPRESS LAUNCHES CREDIT CARD
UK - AMERICAN EXPRESS LAUNCHES CREDIT CARD
Independent (TI) 1 February 1989 p18

American Express is to launch its first UK credit card. It will begin to mail its 1.1 mil UK charge card **customers** within the next week, offering

them the new card, which will be known as Optima. Optima **users** will be charged an annual fee of GBP10, and credit limits, from GBP2k upwards, will be agreed individually with **clients**. The cards will be offered only to Amex charge card holders of more than one year, and with good repayment **records**. There are plans to offer a gold version later to Amex gold card holders. The company claims that the APR will be 19% on a GBP2,500 line of **credit**.

PRODUCT: Credit Card Services (6020CC);
EVENT: PRODUCTS, PROCESSES & SERVICES (30);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

13/5/42 (Item 1 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00122591 DOCUMENT TYPE: Review

PRODUCT NAMES: Yahoo! Auctions (767832); PayMaxx (792985); PitneyWorks (792993); E-Stamp Internet Postage (747342); ProNetLink (793001)

TITLE: Tools Ease Business Of Doing Business
AUTHOR: Marks, Susan J
SOURCE: MicroTimes, v203 p47(4) Feb 1, 2000
HOMEPAGE: <http://www.microtimes.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Yahoo!, PayMaxx, Pitney Bowes, E-Stamp, ProNetLink, InfoCure, and other vendors offer small businesses a variety of time- and money- saving online services, for everything from marketing and **customer** lead generation to direct mailings, postage, payroll, and even electronic billing and credit card processing. Yahoo! and FreeMerchant.com offer businesses store builder services: helping them create an Internet presence, hosting their Web sites, and maintaining catalogs. Online auctions Yahoo!, Amazon.com, and eBay provide marketing outlets for cost-conscious retailers, improving visibility and sales despite small advertising budgets. Target Prospects offers **customer** lists from more than 95 million U.S. **consumers**. ProNetLink and Trade Compass offer leads, referrals, and information services. Digilead World Trading Network offers world trading data for businesses interested in the international front. E-Stamp, sanctioned by the U.S. Postal Service (USPS), allows **users** to download postage to a plug-in device and generate pre-printed postage-paid mailing. PitneyWorks offers similar postage services in addition to direct-mail services, **lines** of **credit** and business Visa cards. PayMaxx and Automatic Data Processing offer complete payroll-processing services online, significantly reducing small businesses' staffing costs. Not only do these vendors cut checks, maintain payroll **records**, make tax filings, and prepare year-end W-2 statements, they offer direct deposit services and custom electronic time, attendance, 401(k), and general **ledger** interfaces.

COMPANY NAME: Yahoo! Inc (610909); PayMaxx Inc (444499); Pitney Bowes Inc (530298); Stamps.com Inc (659088); ProNetLink Corp (677051)

SPECIAL FEATURE: Charts

DESCRIPTORS: ASP (Application Service Providers); Auctions; E-Billing; E-Commerce; E-Postage; Internet; Payroll; Small Business

REVISION DATE: 20031028